

UNITED STATES BANKRUPTCY COURT

Western District of Washington

In re Justin Scott Guthrie
DebtorCase No. 14-16771-KAO

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Security National Mortgage Company

Court claim no. (if known): _____

Last four digits of any number
you use to identify the debtor's
account: 2019Date of payment change: 01/01/15
Must be at least 21 days after date of
this noticeNew total payment: \$ 2,490.61
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 697.16New escrow payment: \$ 685.71**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

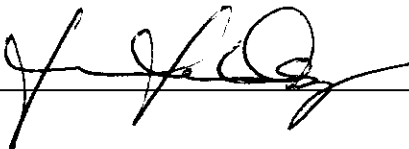
Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

- ☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x  _____ Date 11/21/14

Signature _____

Print: _____ Title _____

First Name Middle Name Last Name

Jennifer L. Aspaas Attorney for Creditor

Company _____

RCO Legal, P.S.

Address _____

13555 SE 36th St., Ste. 300

Number Street

Bellevue WA 98006

City State ZIP Code

Contact phone (425) 458-2121 Email POC@rcolegal.com

The Honorable Judge Karen A.
Overstreet

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF WASHINGTON

IN RE:

JUSTIN SCOTT GUTHRIE

CHAPTER 13 BANKRUPTCY

CASE NO.: 14-16771-KAO

CERTIFICATE OF MAILING

Debtor.

CERTIFICATE OF MAILING

I hereby certify under penalty of perjury of the laws of the State of Washington that I mailed a true and correct copy of the Notice of Mortgage Payment Change, postage pre-paid, regular first class mail or Electronic Message via Electronic Case Filing on the 21 day of November, 2014, to the parties listed on the attached exhibit.

DATED this 21 day of November, 2014.


Assistant to Attorney

1 Justin Scott Guthrie
2 20601 76th Ave SE
3 Snohomish, WA 98296

4 Susan M Guthrie
5 20601 76th Avenue Southeast
6 Snohomish, WA 98296

7 **Via ECF Only:**

8 Martin E Snodgrass
9 3302 Oakes Ave
10 Everett, WA 98201
11 mes@snodgrasslaw.com

12 K. Michael Fitzgerald
13 600 University Street #2200
14 Seattle, WA 98101
15 courtmail@seattlech13.com
16
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SecurityNational
Mortgage Company

PO Box 77404
Ewing, NJ 08628



JUSTIN SCOTT GUTHRIE
20601 76TH AVE SE
SNOHOMISH WA 98296-5169



11/05/14

LOAN NO: [REDACTED]

www.securitynational.loanadministration.com

Customer Service 855-753-6200

Page 1 of 1

Please see the enclosed insert "Understanding Your Escrow Account Disclosure Statement". This handy guide is intended to help you understand your statement and answer some commonly asked questions about your escrow analysis.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

As you know, we are required to maintain an escrow account which is used to pay your real estate taxes and/or insurance premiums. This account must be analyzed annually to determine whether enough funds are being collected monthly, and whether the account has a shortage or surplus based on the anticipated activity.

PRESENT LOAN PAYMENT

Your present payment consists of	Principal & Interest (P & I)	\$1,804.90
	Escrow Deposit	\$697.16
Total Loan Payment		\$2,502.06

ANTICIPATED ANNUAL DISBURSEMENTS

These are the escrow items we anticipate we will collect for or pay on your behalf in the upcoming 12 month period. The dollar amount shown may be the last amount actually paid for that item, or may project the next amount due as defined by Federal law. Based on these anticipated disbursements, the amount of your escrow deposit is calculated and displayed here.

Bills due in the upcoming year:	Hazard Ins	\$965.84
	County Tax	\$7,262.62

Total Anticipated Annual Disbursements: \$9,228.46 One-Twelfth/Monthly Amount: \$685.71

ACCOUNT HISTORY

The following statement of activity in your escrow account from 12/14 through 12/14 displays actual activity as it occurred in your escrow account during that period. If you received Account Projections with a prior analysis, they are included again here for comparison.

Month	Payments		Disbursements		Description	Projected Escrow Account Balance	Actual Escrow Account Balance
	Projected	Actual	Projected	Actual			
					Beginning Balance	\$2,574.38	\$2,643.13
December	697.16	697.16 E			E	3,271.54	3,340.29
January	697.16	*	965.84	*	HAZARD INS	3,002.86	
February	697.16	*		*		3,700.02	
March	697.16	*		*		4,397.18	
April	697.16	*	3,700.02	*	RE TAX	1,394.32	
May	697.16	*		*		2,091.48	
June	697.16	*		*		2,788.64	
July	697.16	*		*		3,485.80	
August	697.16	*		*		4,182.96	
September	697.16	*		*		4,880.12	
October	697.16	*	3,700.02	*	RE TAX	1,877.26	
November	697.16	*		*		2,574.42	

*** CONTINUED ON REVERSE SIDE ***

EX0371-00A

	SecurityNational Mortgage Company	DRAWN ON CENLAR FSB DISBURSEMENT CLEARING ARP SN1 [REDACTED]	CHECK NO. [REDACTED]	7136 2312	MOD/AYYR 11/05/14
	FOR PAYMENT OF ESCROW TO MORTGAGOR ** One Hundred Fourteen and 56/100 Dollars **				
PAY TO THE ORDER OF	Justin Scott Guthrie 20601 76th Ave SE Snohomish WA 98296-5169		AMOUNT \$*****114.56 VOID NOT CASHED WITHIN 180 DAYS		
AUTHORIZED SIGNATURE 			Security features included. Details on back.		

**** CONTINUATION ****

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year we anticipated that Disbursements would be made from your Escrow Account during the period equaling \$8,365.88. Under Federal Law, your lowest monthly balance should not have exceeded \$1,394.32, or 1/6th of total anticipated payments from the account, unless your loan contract or State law specifies a lower amount.

Under your loan contract and State law your lowest monthly balance should not have exceeded \$1,394.32.

Your actual lowest monthly balance was greater than \$1,394.32. The items with an asterisk on your Account History may explain this. For a further explanation, call our Customer Service number shown at the end of this statement.

ACCOUNT PROJECTIONS

The following estimate of activity in your escrow account from 01/15 through 12/15 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account Balance displays the amount actually required to be on hand as specified by Federal law, State law and your loan documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Anticipated Amount		Description	Projected Escrow	Required Escrow
	To Escrow	From Escrow		Account Balance	Account Balance
			Beginning Balance	\$3,340.29	\$3,225.73
January	685.71	965.84	HAZARD INS	3,060.16	2,945.60
February	685.71			3,745.87	3,631.31
March	685.71			4,431.58	4,317.02
April	685.71	3,631.31	R.E. TAX	1,485.98	1,371.42
May	685.71			2,171.69	2,057.13
June	685.71			2,857.40	2,742.84
July	685.71			3,543.11	3,428.55
August	685.71			4,228.82	4,114.26
September	685.71			4,914.53	4,799.97
October	685.71	3,631.31	R.E. TAX	1,968.93	1,854.37
November	685.71			2,654.64	2,540.08
December	685.71			3,340.35	3,225.79

Your Projected Escrow Account Balance as of 11/05/14 is \$3,340.29. Your Required Beginning Escrow Balance according to this analysis should be \$3,225.73.

This means you have a Surplus of 114.56. This surplus must be returned to you unless it is less than \$15.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. The attached check represents payment in full of your surplus.

NEW LOAN PAYMENT

Your new payment consists of:	Principal & Interest (P & I)	\$1,804.90
	Escrow Deposit	\$685.71
New Loan Payment	Beginning on January 1, 2015	\$2,490.61

Important Notes:

Automatic Draft Customers: If you're enrolled in Automatic Drafting, any additional principal deductions you have previously authorized are not included in the above listed new payment amount. However, until we are otherwise advised, the authorized additional principal amount will continue to be withdrawn from your account.

Adjustable Rate Mortgage Customers: If your loan has an adjustable interest rate your monthly principal and interest payment may change prior to your next Escrow Analysis. Should you have any questions about this Escrow Analysis, please call our Customer Service Department at 855-753-6200.